

# **Social Security Disability Benefits and Application Process**

# Social Security Disability Programs

Social Security Disability Benefits

Disabled Adult Child Benefits

Disabled Widow(er) Benefits

Supplemental Security Income  
Benefits

# Social Security's Definition of Disability - Adults age 18+

- A medical condition preventing substantial work for at least 12 months or expected to result in death
- Not performing substantial work (earning less than \$1,010 (\$1,690 for blind) gross wages per month)

# Social Security Disability

- Based on work, not on financial need
- Must have worked to qualify
- May be retroactive up to one year
- Qualifies you for Medicare after 24 months

# How much work do you need for Social Security Disability Benefits?

- Based on credits (half must be recently earned)
  - 1 credit = \$1,130, up to 4 credits per year (\$4,520)

Number credits needed depends on age at onset:

- Under 24: 6 credits in 3 years before onset
- Age 24 to 30: 7 to 19 credits prior to onset
- Over 30: 20 credits in 10 years before onset

# Disabled Adult Child Benefits

- Age 18 or older with a disability onset before age 22
- Unmarried
- Medically disabled
- Not performing substantial work- monthly gross wages less than \$1,010 (\$1,690 if blind)
- Have a deceased parent, or a parent drawing Social Security disability or retirement benefits<sup>6</sup>

# Disabled Widow(er) Benefits

- \* At least age 50 and widowed
- \* If divorced, married to deceased 10 years
- \* Medically disabled
- \* Not performing substantial work - monthly gross wages less than \$1,010 (\$1,690 if blind)
- \* Can remarry after age 50

# Supplemental Security Income (SSI)

- Based on financial need
  - Limited income/resources
- Any age if disabled/blind, or age 65



# The Application Process

- Contact Social Security
  - Apply online  
[www.socialsecurity.gov](http://www.socialsecurity.gov), phone or in-office appointment call  
1-800-772-1213
  - Complete disability forms online  
[www.socialsecurity/adultdisabilityreport](http://www.socialsecurity.gov/adultdisabilityreport)

# To Help Speed the Application Process

- Complete medical history online, if possible
- If available, provide to Social Security:
  - Medical records, lab and test results
  - Listing of medications
- For Supplemental Security Income:
  - Names and SSNs of everyone in household
  - Estimate of income, resources and household expenses

# Application goes to Disability Determination Service (DDS)

- Most cases decided within 120 days
- Adjudicative team consists of
  - Disability Claims Adjudicator
  - Licensed Physician/Psychologist

# Sequential Evaluation for Adult Claims

A step-by-step process

- Doing substantial work)?
  - Impairment severe?
    - Impairment meets or equals the listing?
      - Impairment prevents past work?
        - Impairment prevents other work?

# Acceptable Medical Sources

- Licensed physicians (MD or DO)
- Licensed/certified psychologists (PhD)
- Licensed optometrists
- Licensed podiatrists (DPM)
- Qualified Speech/Language Pathologists (SLP)

# The DDS May Order a Consultative Examination If...

- It does not have evidence from an acceptable medical source
- Special testing is needed
- It needs additional evidence from a specialist
- It needs to resolve conflicts from various sources or evidence

# If Denied

- Applicant receives denial letter
- 60 day appeal period
- Four Levels of Appeal
  - Reconsideration
  - Administrative Law Judge Hearing
  - Appeals Council
  - U.S. District Court

# If Approved Social Security Disability

- Benefits paid 6 months after established onset month. Can be retroactive as much as 12 months.
- Benefit amount based on lifetime earnings record



# If Approved Supplemental Security Income

- Benefits may be retroactive to month after application
- Benefit amount based on income, resources and living arrangements

# Can you get both Social Security and Supplemental Security Income Benefits?

- Yes, depending on the amount of total income
- To receive Supplemental Security Income, you must apply for and accept Social Security benefits if you are eligible

# Continuing Disability Reviews

- Regular reviews conducted based on likelihood of impairment improving
  - Expected improvement: within 6-18 months
  - Possible improvement: within 3 to 5 years
  - Not expected: within 7 years
- Review can occur at any time with trigger events (work, fraud referral)

# Social Security Resources

- [www.socialsecurity.gov](http://www.socialsecurity.gov)
- Local offices open 9 am to 3:30 pm
- 1-800-772-1213 available 7am to 7pm

# Start Disability Process Online

- [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability)
- [www.socialsecurity.gov/applyforbenefits](http://www.socialsecurity.gov/applyforbenefits)